

**IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF OKLAHOMA**

In re: )  
 )  
**JOSEPH DEWAYNE CUDE and** )  
**SARAH ANN CUDE,** )  
 )  
Debtors. ) Case No. **23-10625-M**  
 ) (Chapter 7)

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**JOSEPH DEWAYNE CUDE and** )  
**SARAH ANN CUDE,** )  
 )  
Plaintiffs, )  
 )  
vs. ) Adversary No. **23-01016-M**  
 )  
**HIGHER EDUCATION LOAN** )  
**AUTHORITY OF THE STATE OF** )  
**MISSOURI, a/k/a MOHELA, et al.,** )  
 )  
Defendants, )  
 )  
And, )  
 )  
**EDUCATIONAL CREDIT** )  
**MANAGEMENT CORPORATION,** )  
 )  
Intervenor. )

**ECMC's STIPULATION OF DISCHARGEABILITY**

Intervenor, Educational Credit Management Corporation, a non-profit Minnesota corporation ("ECMC"), by and through its counsel, hereby stipulates that requiring the Debtors and Plaintiffs herein, Joseph Dewayne Cude and Sarah Ann Cude, to repay their respective outstanding education loan claims held by ECMC (the "ECMC Student Loans"), as more particularly identified and described in ECMC's answer herein, would constitute an undue hardship, as that term is used in 11 U.S.C. § 523(a)(8).

Accordingly, ECMC consents to the entry of an Order finding the ECMC Student Loans should be discharged as part of the general discharge in bankruptcy previously granted to such Debtors and Plaintiffs herein pursuant to 11 U.S.C. §523(a)(8).

This stipulation resolves all outstanding issues before the Court in to this adversary proceeding only as to the education loan claims of ECMC and the Court's resulting order will be dispositive of the education loan claims of ECMC .

*s/ Mac D. Finlayson*  

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EDUCATIONAL              CREDIT              MANAGEMENT  
CORPORATION***

**CERTIFICATE OF SERVICE**

The undersigned certifies on the date signified by the Notice of Electronic Filing accompanying this pleading he served the following persons utilizing this Court's CM/ECF protocols, as follows:

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*s/ Mac D. Finlayson*  
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**Mac D. Finlayson, OBA #2921**